



Health Insurance
for Children and Families



Health Insurance
Premium Assistance Program

Fact Sheet

What is RIte Care?

RIte Care is Rhode Island's health insurance program that provides eligible uninsured children, families, and pregnant women with comprehensive health care through one of three participating health plans: Neighborhood Health Plan of RI, United Healthcare of New England and Blue Cross & Blue Shield of RI. Families enroll in a health plan of their choice.

What is RIte Share?

RIte Share is a premium assistance program that helps families get health insurance coverage through their employer (or spouse's employer). If a family qualifies, RIte Share will pay for all or part of the employee's share of the health insurance premium. RIte Share also pays for co-payments in the employer's health insurance plan.

Both RIte Care and RIte Share are administered by the RI Department of Human Services and are part of the Medical Assistance Program.

Who can qualify for RIte Care or RIte Share?

- **Families with children**
- **Children up to age 19**
- **Pregnant women**

Eligibility for both RIte Care and RIte Share is based on income and family size. See the income guidelines in this fact sheet.

If an applicant qualifies for Medical Assistance (RIte Care or RIte Share) and if his or her employer offers a qualified health insurance plan, then the applicant will be enrolled in **RIte Share**. If an applicant's employer does not offer a qualified health insurance plan or the employee is not eligible to receive it or is unemployed, then the applicant will be enrolled in **RIte Care**.

How to apply for RItE Care or RItE Share

First, apply for Medical Assistance by completing a mail-in application. To get an application, print one from our website at www.dhs.ri.gov/dhs/famchild/shcare.htm or call the DHS Info Line or pick one up at a DHS office. If your family or children qualify for Medical Assistance, you will be notified by mail. You will also be notified which program your family qualifies for- RItE Care or RItE Share.

Covered Benefits:

- | | | |
|-----------------------------|---------------------------|---------------------------------|
| ♦ Doctor's office visits | ♦ Referral to specialists | ♦ Childbirth education programs |
| ♦ Immunizations | ♦ Hospital care | ♦ Parenting classes |
| ♦ Prescriptions | ♦ Emergency care | ♦ Smoking cessation programs |
| ♦ Lab tests | ♦ Home health care | ♦ Transportation services |
| ♦ Mental health services | ♦ Skilled nursing care | ♦ Dental care |
| ♦ Drug or alcohol treatment | ♦ Nutrition services | |
| | ♦ Interpreter services | |

RItE Care and RItE Share members receive two (2) health insurance cards, a Health Plan ID card and a Medical Assistance ID card. Members show both cards when receiving services.

How much does it cost for RItE Care or RItE Share?

- Families with incomes up to 150% of the federal poverty level (FPL) receive RItE Care or RItE Share at no cost.
- Families with incomes between 150% and 250% of the FPL pay a monthly premium (for either RItE Care or RItE Share) of \$61, \$77 or \$92 per month, depending on their income.

Income Guidelines for RIte Care or RIte Share

| | Family's Monthly Income (gross) | | | |
|----------------|---|----------------------|--|----------------------|
| Family size | Family Coverage (parents and children) | | Coverage for Children or Pregnant women only | |
| 2 | Less than \$1650 | \$1650.01- \$2035.00 | \$2035.01 - \$2200.00 | \$2200.01-\$2750.00 |
| 3 | Less than \$2075 | \$2075.01- \$2559.17 | \$2559.18 - \$2766.67 | \$2766.68 -\$3458.33 |
| 4 | Less than \$2500 | \$2500.01- \$3083.33 | \$3083.34 - \$3333.33 | \$3333.34 -\$4166.67 |
| 5 | Less than \$2925 | \$2925.01- \$3607.50 | \$3607.51 - \$3900.00 | \$3900.01-\$4875.00 |
| Cost per month | \$ 0 | \$61 | \$77 | \$92 |
| | less than 150% FPL | 150%-185% FPL | 185%-200% FPL | 200%-250% FPL |

For income guidelines for larger families, please call the Info Line. A pregnant woman counts as a "family size" of two (2). FPL= Federal Poverty Guidelines (2006)

Non-Discrimination Notice

The Rhode Island Department of Human Services (DHS) does not discriminate against any person on the basis of race, color, national origin, disability, political beliefs, sexual orientation, age, religion or sex in acceptance for or provision of services, employment or treatment in its educational and other programs and activities. For more information about this policy, call the Community Relations Liaison Officer, (401) 462-2130 or TDD/hearing impaired (401) 462-6239.

For more information please call:

(401) 462-5300 English & Spanish

(401) 462-3363 TTY

www.dhs.ri.gov

For help in other languages, please call the Info Line and ask to be connected to the **Language Line** in your native language.



Donald L. Carcieri, Governor
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